

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Michael L. Horn
DebtorCase No. 16-13708-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 13

Date Rcvd: Feb 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2020.

db Michael L. Horn, 517 W. Chestnut Street, Lancaster, PA 17603-3454
 13790743 +Burke & Hess, 1672 Manheim Pike, Lancaster, PA 17601-3028
 13739837 +First Tennessee Bank, National Association, P.O. Box 1469, Knoxville, TN 37901-1469
 13735468 +JPMorgan Chase Bank, N.A., 700 Kansas Ln, Mail Code LA4-555, Monroe Louisiana 71203-4774
 13763151 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
 PO Box 619096, Dallas, TX 75261-9741)
 13821644 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Feb 15 2020 03:13:35 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2020 03:12:48
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2020 03:13:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13746024 EDI: CAPITALONE.COM Feb 15 2020 08:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13740135 EDI: DISCOVER.COM Feb 15 2020 08:03:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14343105 E-mail/Text: jennifer.chacon@sp servicing.com Feb 15 2020 03:14:08
 Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250
 13820257 EDI: WFFC.COM Feb 15 2020 08:03:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Specialized LoanServicing LLC ecfmail@mwc-law.com,
 ecfmail@ecf.courtdrive.com
 ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com
 ANDREW M. LUBIN on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for
 the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1
 alubin@milsteadlaw.com, bkecf@milsteadlaw.com
 ANDREW M. LUBIN on behalf of Creditor Nationstar Mortgage LLC alubin@milsteadlaw.com,
 bkecf@milsteadlaw.com
 BRIAN CRAIG NICHOLAS on behalf of Creditor Specialized Loan Servicing LLC
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Specialized Loan Servicing LLC
 ecfmail@mwc-law.com
 JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
 ecfemails@phl3trustee.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Bank (USA), N.A.
jschwartz@mesterschwartz.com
KEVIN G. MCDONALD on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1
bkgroup@kmlawgroup.com
KEVIN M. BUTTERY on behalf of Creditor Nationstar Mortgage LLC kbuttery@rascrane.com
MARIO J. HANYON on behalf of Creditor Specialized Loan Servicing paeb@fedphe.com
MARY F. KENNEDY on behalf of Creditor First Tennessee Bank, National Association
mary@javardianlaw.com, tami@javardianlaw.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
MICHAEL D. HESS on behalf of Debtor Michael L. Horn amburke7@yahoo.com
THOMAS I. PULEO on behalf of Creditor Specialized Loan Servicing LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:					
Debtor 1	<u>Michael L. Horn</u>			Social Security number or ITIN	xxx-xx-9522
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 16-13708-amc					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L. Horn

2/13/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.